

Debtor 1 Angelia G Henderson-Perry

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Texas
(State)

Case number 12-36346-bjh13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US Bank Trust National Association, et al. Court claim no. (if known): 27

Last 4 digits of any number you use to identify the debtor's account: 8 2 1 7

Property address: 1427 Marlene Place
Number Street

Desoto TX 75115
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

01 / 01 / 2017
MM / DD / YYYY

***as of 01/13/17

Debtor 1 Angelia G Henderson-Perry
First Name Middle Name Last NameCase number (if known) 12-36346-bjh13**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Megan Lynch
Signature

Date 01 / 13 / 2017

Print Megan M. Lynch
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

If different from the notice address listed on the proof of claim to which this response applies:

Address 323 5th Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone (800) 603 - 0836

Email bknotices@sns.com

Perry, Angela						Interest Method:		Arrears		**Borrower pays Arrearages & Ongoing							
						Interest Rate:		9.030%									
Dt. Rec'd	Days	Description	Total Pd.	Amt. Pd.	Mo Acc Int.	Cum Acc Int.	Pd. Interest	Principal	Escrow Bal	Escrow Disb/Pmt	Arrearage Balance	Arrearage Disb/Pmts	Late Balance	Late Fees/pmts	Suspense	Prin. Bal	
10/01/12						3,103.56			1,017.63		0.00		0.00		0.04	137,526.23	
10/01/12		08/01/12 - 10/01/12	3,249.42	3,249.42	0.00	3,103.56	3,103.56	145.86	1,017.63	0.00	(3249.42)	(3249.42)	0.00	0.00	0.04	137,380.37	
10/01/12		Escrow Claimed in Above	0.00	0.00	0.00	0.00	0.00	0.00	1,017.63	0.00	(4501.98)	(1252.56)	0.00	0.00	0.04	137,380.37	
10/01/12		Escrow Shortage	0.00	0.00	0.00	0.00	0.00	0.00	1,017.63	0.00	(5325.37)	(823.39)	0.00	0.00	0.04	137,380.37	
10/01/12		Corp Adv	0.00	0.00	0.00	0.00	0.00	0.00	1,017.63	0.00	(7510.25)	(2184.88)	0.00	0.00	0.04	137,380.37	
10/01/12		POC unapplied	0.00	0.00	0.00	0.00	0.00	0.00	1,017.63	0.00	(7510.21)		0.04	0.00	0.00	137,380.37	
10/01/12			0.00	0.00	0.00	0.00	0.00	0.00	1,017.63	0.00	(7510.21)		0.00	0.00	0.00	137,380.37	
10/01/12			0.00	0.00	0.00	0.00	0.00	0.00	1,017.63	0.00	(7510.21)		0.00	0.00	0.00	137,380.37	
11/29/12	30	11/01/12	1,341.00	1,083.14	1,033.79	1,033.79	1,033.79	49.35	1,275.43	257.80	(7510.21)		0.00	0.00	0.06	137,331.02	
12/06/12		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(1,837.44)	(3,112.87)	(7510.21)		0.00	0.00	0.06	137,331.02	
12/24/12	30	12/01/12	1,349.00	1,083.14	1,033.42	1,033.42	1,033.42	49.72	(1,579.64)	257.80	(7510.21)		0.00	0.00	8.12	137,281.29	
01/28/13	30	01/01/13	1,341.00	1,083.14	1,033.04	1,033.04	1,033.04	50.10	(1,321.84)	257.80	(7510.21)		0.00	0.00	8.18	137,231.19	
02/28/13	30	02/01/13	1,340.94	1,083.14	1,032.66	1,032.66	1,032.66	50.48	(1,064.04)	257.80	(7510.21)		0.00	0.00	8.18	137,180.72	
03/29/13	30	03/01/13	1,340.94	1,083.14	1,032.28	1,032.28	1,032.28	50.86	(806.24)	257.80	(7510.21)		0.00	0.00	8.18	137,129.86	
04/26/13	30	04/01/13	1,341.00	1,083.14	1,031.90	1,031.90	1,031.90	51.24	(548.44)	257.80	(7510.21)		0.00	0.00	8.24	137,078.63	
05/28/13	30	05/01/13	1,341.00	1,083.14	1,031.52	1,031.52	1,031.52	51.62	(290.64)	257.80	(7510.21)		0.00	0.00	8.30	137,027.00	
06/26/13	30	06/01/13	1,340.94	1,083.14	1,031.13	1,031.13	1,031.13	52.01	(32.84)	257.80	(7510.21)		0.00	0.00	8.30	136,974.99	
07/22/13	30	07/01/13	1,340.94	1,083.14	1,030.74	1,030.74	1,030.74	52.40	224.96	257.80	(7510.21)		0.00	0.00	8.30	136,922.59	
08/20/13	30	08/01/13	1,340.94	1,083.14	1,030.34	1,030.34	1,030.34	52.80	482.76	257.80	(7510.21)		0.00	0.00	8.30	136,869.79	
09/27/13	30	09/01/13	1,340.94	1,083.14	1,029.95	1,029.95	1,029.95	53.19	740.56	257.80	(7510.21)		0.00	0.00	8.30	136,816.60	
10/31/13	30	10/01/13	1,340.94	1,083.14	1,029.54	1,029.54	1,029.54	53.60	998.36	257.80	(7510.21)		0.00	0.00	8.30	136,763.00	
11/27/13	30	11/01/13	1,340.94	1,083.14	1,029.14	1,029.14	1,029.14	54.00	1,256.16	257.80	(7510.21)		0.00	0.00	8.30	136,709.00	
12/03/13		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(2,091.99)	(3,348.15)	(7510.21)		0.00	0.00	8.30	136,709.00	
12/23/13	30	12/01/13	1,340.94	1,083.14	1,028.74	1,028.74	1,028.74	54.40	(1,834.19)	257.80	(7510.21)		0.00	0.00	8.30	136,654.60	
01/29/14	30	01/01/14	1,340.94	1,083.14	1,028.33	1,028.33	1,028.33	54.81	(1,576.39)	257.80	(7510.21)		0.00	0.00	8.30	136,599.78	
		New Escrow: \$302.27															
		Total Pmt: \$1,385.41	0.00	0.00	0.00	0.00	0.00	0.00	(1,576.39)	0.00	(7510.21)		0.00	0.00	8.30	136,599.78	
02/28/14		Short Pmt	1,340.94	0.00	0.00	0.00	0.00	0.00	(1,576.39)	0.00	(7510.21)		0.00	0.00	0.00	1,349.24	
03/31/14	30	02/01/14	1,340.94	1,083.14	1,027.91	1,027.91	1,027.91	55.23	(1,274.12)	302.27	(7510.21)		0.00	0.00	0.00	1,304.77	
04/30/14	30	03/01/14	1,340.94	1,083.14	1,027.50	1,027.50	1,027.50	55.64	(971.85)	302.27	(7510.21)		0.00	0.00	0.00	1,260.30	
05/28/14	30	04/01/14	1,385.41	1,083.14	1,027.08	1,027.08	1,027.08	56.06	(669.58)	302.27	(7510.21)		0.00	0.00	0.00	1,260.30	
06/27/14	30	05/01/14	1,340.94	1,083.14	1,026.66	1,026.66	1,026.66	56.48	(367.31)	302.27	(7510.21)		0.00	0.00	0.00	1,215.83	
07/29/14	30	06/01/14	1,385.41	1,083.14	1,026.23	1,026.23	1,026.23	56.91	(65.04)	302.27	(7510.21)		0.00	0.00	0.00	1,215.83	
08/29/14	30	07/01/14	1,385.41	1,083.14	1,025.80	1,025.80	1,025.80	57.34	237.23	302.27	(7510.21)		0.00	0.00	0.00	1,215.83	
09/30/14	30	08/01/14	1,385.41	1,083.14	1,025.37	1,025.37	1,025.37	57.77	539.50	302.27	(7510.21)		0.00	0.00	0.00	1,215.83	
10/31/14	30	09/01/14	1,385.41	1,083.14	1,024.94	1,024.94	1,024.94	58.20	841.77	302.27	(7510.21)		0.00	0.00	0.00	1,215.83	
11/25/14		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(2,493.98)	(3,335.75)	(7510.21)		0.00	0.00	0.00	1,215.83	
11/26/14	30	10/01/14	1,385.41	1,083.14	1,024.50	1,024.50	1,024.50	58.64	(2,191.71)	302.27	(7510.21)		0.00	0.00	0.00	1,215.83	
12/31/14	30	11/01/14	1,385.41	1,083.14	1,024.06	1,024.06	1,024.06	59.08	(1,889.44)	302.27	(7510.21)		0.00	0.00	0.00	1,215.83	
01/30/15	30	12/01/14	1,385.41	1,083.14	1,023.61	1,023.61	1,023.61	59.53	(1,587.17)	302.27	(7510.21)		0.00	0.00	0.00	1,215.83	
02/28/15	30	01/01/15	1,409.97	1,083.14	1,023.17	1,023.17	1,023.17	59.97	(1,284.90)	302.27	(7510.21)		0.00	0.00	0.00	1,240.39	
		New Escrow: \$326.83															
		Total Pmt: \$1,409.97	0.00	0.00	0.00	0.00	0.00	0.00	(1,284.90)	0.00	(7510.21)		0.00	0.00	0.00	1,240.39	
03/31/15	30	02/01/15	1,385.41	1,083.14	1,022.71	1,022.71	1,022.71	60.43	(958.07)	326.83	(7510.21)		0.00	0.00	0.00	1,215.83	
04/30/15	30	03/01/15	1,385.41	1,083.14	1,022.26	1,022.26	1,022.26	60.88	(631.24)	326.83	(7510.21)		0.00	0.00	0.00	1,191.27	
05/29/15	30	04/01/15	1,385.41	1,083.14	1,021.80	1,021.80	1,021.80	61.34	(304.41)	326.83	(7510.21)		0.00	0.00	0.00	1,166.71	
06/30/15	30	05/01/15	1,410.00	1,083.14	1,021.34	1,021.34	1,021.34	61.80	22.42	326.83	(7510.21)		0.00	0.00	0.00	1,166.74	
07/31/15	30	06/01/15	1,409.97	1,083.14	1,020.88	1,020.88	1,020.88	62.26	349.25	326.83	(7510.21)		0.00	0.00	0.00	1,166.74	
08/31/15	30	07/01/15	1,410.00	1,083.14	1,020.41	1,020.41	1,020.41	62.73	676.08	326.83	(7510.21)		0.00	0.00	0.00	1,166.77	
09/30/15	30	08/01/15	1,410.00	1,083.14	1,019.93	1,019.93	1,019.93	63.21	1,002.91	326.83	(7510.21)		0.00	0.00	0.00	1,166.80	
10/31/15	30	09/01/15	1,409.97	1,083.14	1,019.46	1,019.46	1,019.46	63.68	1,329.74	326.83	(7510.21)		0.00	0.00	0.00	1,166.80	
		Missing pay history from 11/01/15 thru 01/20/16	0.00	0.00	0.00	0.00	0.00	0.00	1,329.74	0.00	(7510.21)		0.00	0.00	0.00	1,166.80	
	30	10/01/15	1,409.97	1,083.14	1,018.98	1,018.98	1,018.98	64.16	1,656.57	326.83	(7510.21)		0.00	0.00	0.00	1,166.80	
	30	11/01/15	1,385.16	1,083.14	1,018.50	1,018.50	1,018.50	64.64	1,958.59	302.02	(7510.21)		0.00				

CERTIFICATE OF SERVICE

STATE OF CALIFORNIA, COUNTY OF HUMBOLDT

I, Megan M. Lynch, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 323 Fifth Street, Eureka, California 95501.

On January 13th 2017 I served the within an AMENDED STATEMENT IN RESPONSE TO THE MID-CASE CURE AUDIT on all interested parties in this proceeding by placing a true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States mail at Eureka, California, addressed as follows:

Angelia G Henderson-Perry
PO BOX 2538
Desoto, TX 75123

Thomas Powers
125 E. John Carpenter Frwy., Suite 1100
Irving, TX 75062-2288

M Paul Wright
MP Wright Law Group, PLLC
3500 Maple Ave, Ste 420
Dallas, TX 75219

I certify under penalty of perjury that the foregoing is true and correct.

Executed on January 13th 2017 at Eureka, California.

/s/ Megan M. Lynch
Megan M. Lynch